

RAB18J (10/05)

United States Bankruptcy Court

District of Utah
Case No. 12-33712
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Blanca Lorena Hone
1110 North 1650 West #4
Saint George, UT 84770

Social Security No.:
xxx-xx-5777

Employer's Tax I.D. No.:

Petition date: 10/29/12

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 2/20/13

William T. Thurman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of Utah

In re:
 Blanca Lorena Hone
 Debtor

Case No. 12-33712-WTT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin
 Form ID: rab18j

Page 1 of 3
 Total Noticed: 35

Date Rcvd: Feb 20, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2013.

db
 8563109 +Blanca Lorena Hone, 1110 North 1650 West #4, Saint George, UT 84770-6200
 +ACN, P.O. Box 650384, Dallas, TX 75265-0384
 8563111 Aurora Bank FSB, 1616 Broadway, Ste. A, Scottsbluff, NE 69361
 8563112 +Baja Broadband, 111 W. 700 S., Saint George, UT 84770-3550
 8563113 +Bank of America, P.O. Box 982235, El Paso, TX 79998-2235
 8563114 +Bank of America Home Loans, 4161 Piedmont Pkwy, Greensboro, NC 27410-8119
 8563115 +Berry & Tripp, 5296 S. 300 W. #200, Salt Lake City, UT 84107-5337
 8563116 +Boulevard Home Furnishings, 390 N. Mall Dr., Saint George, UT 84790-7346
 8563119 +Country Kids, 945 Country Lane, Santa Clara, UT 84765-5413
 8563122 +Foot and Ankle Institute, 754 S. Main St., Ste. 3, Saint George, UT 84770-5505
 8563123 +Houghs, Thompson, Randall & Mellen, 187 N. 100 W., Saint George, UT 84770-2803
 8563125 +IHC Health Services, 3930 W. Pkwy Blvd., Salt Lake City, UT 84120-6300
 8563127 +Intermountain Health Care, 4646 Lake Park Blvd., Salt Lake City, UT 84120-8212
 8563126 +Intermountain Health Care, P.O. Box 27128, Salt Lake City, UT 84127-0128
 8563128 James Bradley Hone, 624 N. 2040 E. Circle, Washington, UT 84780
 8563129 +Jim Slemboski, 32 E. 100 S., #203, Saint George, UT 84770-3495
 8563130 +Mark, Schofield, Shorter & Lunceford, 5295 Commerce Dr., Ste. 200,
 Salt Lake City, UT 84107-5396
 8563132 +Mercantile Innovative Solutions, 6341 Inducon Dr. East, Sanborn, NY 14132-9016
 8563133 #+Mortgage Lenders Network, P.O. Box 543, Farmington, CT 06034-0543
 8563134 +Provident Funding Assoc. LP, 1235 N. Dutton Ave., Ste. E, Santa Rosa, CA 95401-4666
 8563135 +Quest Telephone, P.O. Box 29040, Phoenix, AZ 85038-9040
 8563136 +RDK Collection Service, 16211 N. Scottsdale Rd., Ste. 172, Scottsdale, AZ 85254-1584
 8563142 +++WILSHIRE FINANCIAL SERVICES, 400 NATIONAL WAY, SIMI VALLEY CA 93065-6414
 (address filed with court: Wilshire Financial Services, 400 Countrywide Way,
 Simi Valley, CA 93065)
 8563140 +Wells Fargo Loss Recovery, P.O. Box 29704, Phoenix, AZ 85038-9704

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8563110 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com Feb 21 2013 03:20:03 Aurora,
 10350 Park Meadows Dr., Littleton, Co 80124-6800
 8563117 +EDI: CAPITALONE.COM Feb 21 2013 02:58:00 Capital One Bank, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 8563118 +EDI: CHASE.COM Feb 21 2013 02:58:00 Chase, 11200 W. Parkland Ave., P.O. Box 3139,
 Milwaukee, WI 53201-3139
 8563120 +EDI: CREDPROT.COM Feb 21 2013 02:58:00 Credit Protection, P.O. Box 802068,
 Dallas, TX 75380-2068
 8563121 +E-mail/Text: electronicbkydocs@nelnet.net Feb 21 2013 05:00:26 Department of Education,
 3015 Parker Rd., Ste. 400, Aurora, CO 80014-2904
 8597401 EDI: RECOVERYCORP.COM Feb 21 2013 02:58:00 GE Capital Retail Bank,
 Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 8563124 +EDI: ICSYSTEM.COM Feb 21 2013 02:58:00 I.C. System, Inc., 444 Hwy 96 E., P.O. Box 64887,
 Saint Paul, MN 55164-0887
 8563137 +E-mail/Text: rdkcollects@gmail.com Feb 21 2013 04:56:20 Receivables Management,
 23800 W. 10 Mile Rd., Ste. 150, Southfield, MI 48033-3123
 8563138 +EDI: WFFC.COM Feb 21 2013 02:58:00 Wells Fargo Auto, P.O. Box 29704,
 Phoenix, AZ 85038-9704
 8563139 +EDI: WFFC.COM Feb 21 2013 02:58:00 Wells Fargo Credit Card Services, P.O. Box 10347,
 Des Moines, IA 50306-0347
 8563141 +EDI: WESTASSET.COM Feb 21 2013 02:58:00 West Asset Management, 3432 Jefferson Ave.,
 Texarkana, AR 71854-2747

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8563131 Mary Ellen Craig, unknown

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 1088-2

User: admin
Form ID: rab18j

Page 2 of 3
Total Noticed: 35

Date Rcvd: Feb 20, 2013

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 1088-2

User: admin
Form ID: rab18j

Page 3 of 3
Total Noticed: 35

Date Rcvd: Feb 20, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2013 at the address(es) listed below:

Bryan Adamson on behalf of Debtor Blanca Lorena Hone badamson@dixielegal.com,
rcampbell@dixielegal.com

David C. West tr davewest@infowest.com, utl4@ecfcbis.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3